

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sherry L. Stipsak
Debtor

Case No. 15-03281-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 318

Page 1 of 4
Total Noticed: 104

Date Rcvd: Jan 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2018.

db +Sherry L. Stipsak, 830 Clare Lane, York, PA 17402-4316
cr +Nobel Opportunity Fund II, LP, 1817 Olde Homestead Lane, Lancaster, PA 17601-6751
md +Robert E Chernicoff, 2320 North Second Street, Harrisburg, PA 17110-1008
4892438 +BFPE International, 3466 Board Road, York, PA 17406-8478
4722424 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4677528 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: COLUMBIA GAS, P.O. BOX 742510, CINCINNATI, OH 45274)
4677529 +COLUMBIA GAS, PO BOX 910, SMITHFIELD, PA 15478-0910
4677532 +COMMUNITY FIRST FUND, 30 WEST ORANGE STREET, PO BOX 524, LANCASTER, PA 17608-0524
4677533 +COMMUNITY FIRST FUND, 226 E. MARKET STREET, #2, YORK, PA 17403-2001
4797983 Colonial National Mortgage, 2626 B West Freeway, Fort Worth, TX 76102
4892435 Comcast Business, PO Box 3001, Southeastern, PA 19398-3001
4892436 +Comcast Business, 2801 E. Market Street, York, PA 17402-2406
4892434 Comcast Business, PO Box 21129, Eagan, MN 55121-0129
4681824 +Community First Fund, PO Box 524, Lancaster, PA 17608-0524
4892437 +Credit Bureau of York - CBY, 33 S. Duke Street, York, PA 17401-1485
4677534 +DANIEL SYRON, 3545 KINGSTON ROAD, YORK, PA 17402-4239
4735632 +FMA ALLIANCE, LTD., 12339 CUTTEN ROAD, HOUSTON, TX 77066-1807
4677542 +FREDERIC I. WEINBERG, ESQ., 375 E. ELM STREET, SUITE 210, CONSHOHOCKEN, PA 19428-1973
4758702 +First National Bank of PA, c/o Kathryn L. Mason, Esquire, P.O. Box 650,
Hershey, PA 17033-0650
4758703 +First National Bank of PA, c/o Kathryn L. Mason, Esquire, P.O. Box 650, Hershey, PA 17033,
First National Bank of PA, c/o Kathryn L. Mason, Esquire 17033-0650
4735633 +GIRL SCOUTS IN THE HEART OF PA, 350 HALE AVENUE, HARRISBURG, PA 17104-1518
4677546 +JOHN R. ELLIOTT, ESQ., 117 E. MARKET STREET, YORK, PA 17401-1221
4892445 +James P. O'Mara, P.C., 3214 East Market Street, Suite 2, York, PA 17402-2550
4892433 Jill C. Heindel, PO Box 399, Windsor, PA 17366-0399
4677516 +LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4735635 LIGHTING & MAINTENANCE SOLUTIONS, 3704 BENEFIT ST., BALTIMORE, MD 21224
4677549 +MARK HESS, 1892 CHURCH ROAD, YORK, PA 17408-1508
4677550 +MEDICAL DATA SYSTEMS, 645 WALNUT ST STE 5, GADSDEN, AL 35901-4173
4677551 MET ED, P.O. BOX 3687, AKRON, OH 44309-3687
4677552 ++MET ED FIRST ENERGY, 101 CRAWFORD CORNER RD, BLDG 1 SUITE 1-511, HOLMDEL NJ 07733-1976
(address filed with court: MET-ED, P.O. BOX 16001, READING, PA 19612-6001)
4677553 MET-ED, 76 S. MAIN STREET, AKRON, OH 44308-1890
4677557 +METRO BANK, 3109 CAPE HORN ROAD, RED LION, PA 17356-8811
4677558 METRO BANK CARDMEMBER SERVICE, PO BOX 790408, SAINT LOUIS, MO 63179-0408
4677560 +METTE, EVANS & WOODSIDE, 3401 NORTH FRONT STREET, HARRISBURG, PA 17110-1462
4677559 METTE, EVANS & WOODSIDE, PO BOX 5950, HARRISBURG, PA 17110-0950
4735636 +MICHAEL NOEL, CPA, 141 BROADWAY, #210, HANOVER, PA 17331-2547
4706836 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,
Warren, MI 48090-2011
4677561 +NEIL A. SLENKER, ESQ., SUSQUEHANNA COMMERCE CENTER EAST, 221 W. PHILADELPHIA ST, STE E600,
YORK, PA 17401-2991
4677518 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4677567 +PEGGY M. MORCOM, ESQ., 1601 CORNWALL ROAD, LEBANON, PA 17042-7406
4735637 PERFORMANCE GROUP INC, ATTN THOMAS E READDY PRES, 22 E MAIN STREET, EPHRATA, PA 17522
4892440 Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
4892439 Quest Diagnostics, PO Box 7306, Hollister, MO 65673-7306
4677568 REILLY WOLFSON SHEFFEY SCHRUM LLP, 1601 CORNWALL ROAD, LEBANON, PA 17042-7406
4677517 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4677574 +SHERDON LLC, 830 CLARE LANE, YORK, PA 17402-4316
4677576 +SINCERELY YOURS HOME, 830 CLARE LANE, YORK, PA 17402-4316
4677578 +SINCERELY YOURS HOME INC., 1406 THIRD AVE., YORK, PA 17403-1907
4735638 +SMALL BUSINESS ADMINISTRATION, ROBT N C FIX FEDERAL BLDG, 900 W MARKET ST 5TH FL,
PHILADELPHIA, PA 19107-4214
4735639 +++SMALL BUSINESS ADMINISTRATION, SEDA-COG, 201 FURNACE RD, LEWISBURG PA 17837-8043
(address filed with court: SMALL BUSINESS ADMINISTRATION, SEDA-COG, RR #1 BOX 372,
LEWISBURG, PA 17837)
4677581 STOCK & LEADER P.C., SUSQUEHANNA COMMERCE CENTER EAST, 221 W. PHILADELPHIA, STE. 600,
YORK, PA 17401-2994
4677584 SYNCHRONY BANK/LOWES, 7840 ROSWELL RD., ROSWELL, GA 30076
4677585 +SYNERGY EMPLOYMENT GROUP, INC., 224 SOUTH 9TH STREET, LEBANON, PA 17042-5947
4677586 +TIM GETTYS, 201 GROSS AVENUE, DOVER, PA 17315-1317
4892444 The York Water Company, 130 East Market Street, PO Box 15089, York, PA 17405-7089
4677588 +VERIZON WIRELESS, PO BOX 49, LAKE LAND, FL 33802-0049
4677591 WELLSPAN, YORK HOSPITAL, 3350 WHITEFORD ROAD, YORK, PA 17402-9081
4677592 +WELLSPAN HEALTH, 1001 S. GEORGE STREET, YORK, PA 17403-3676
4677593 +YORK COUNTY TAX CLAIM BUREAU, 28 EAST MARKET STREET, ROOM 110, YORK, PA 17401-1587
4677595 +YORK TRADITIONS BANK, 226 PAULINE DRIVE, PO BOX 3658, YORK, PA 17402-0136
4677594 +YORK TRADITIONS BANK, 235 ST. CHARLES WAY, YORK, PA 17402-4636
4735642 +YORK WATER CO., 130 E. MARKET STREET, YORK, PA 17401-1219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4710992 EDI: AIS.COM Jan 09 2018 18:58:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838

4677524 EDI: BANKAMER.COM Jan 09 2018 18:58:00 BANK OF AMERICA, PO BOX 5170,
SIMI VALLEY, CA 93062-5170

4677522 EDI: BANKAMER.COM Jan 09 2018 18:58:00 BANK OF AMERICA, PO BOX 15710,
WILMINGTON, DE 19886-5710

4677520 EDI: BANKAMER.COM Jan 09 2018 18:58:00 BANK OF AMERICA, PO BOX 982235,
EL PASO, TX 79998

4677521 EDI: BANKAMER.COM Jan 09 2018 18:58:00 BANK OF AMERICA, PO BOX 982238,
EL PASO, TX 79998-2238

4677540 EDI: BANKAMER.COM Jan 09 2018 18:58:00 FIA CARD SERVICES, PO BOX 15019,
WILMINGTON, DE 19886-5019

4677541 EDI: BANKAMER.COM Jan 09 2018 18:58:00 FIA CARD SERVICES, PO BOX 982235,
EL PASO, TX 79998-2235

4677523 +EDI: BANKAMER.COM Jan 09 2018 18:58:00 BANK OF AMERICA, 655 PAPERMILL RD.,
NEWARK, DE 19711-7500

4677526 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 09 2018 18:55:47 COLONIAL SAVINGS,
2626 WEST FREEWAY, MORTGAGE SERVICES DEPT., BLDG B, FORT WORTH, TX 76102-7109

4677527 +E-mail/Text: bankruptcydesk@colonialsavings.com Jan 09 2018 18:55:47
COLONIAL SAVINGS & LOAN, 2600 WEST FWY, FORT WORTH, TX 76102-7109

4677531 E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jan 09 2018 18:55:48
COMCAST CABLE, PO BOX 3006, SOUTHEASTERN, PA 19398-3006

4677543 +EDI: RMSC.COM Jan 09 2018 18:58:00 GE CAPITAL RETAIL BANK, ATTN: BANKRUPTCY DEPT.,
PO BOX 103104, ROSWELL, GA 30076-9104

4677519 EDI: IRS.COM Jan 09 2018 18:58:00 INTERNAL REVENUE SERVICE,
CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

4677547 EDI: RMSC.COM Jan 09 2018 18:58:00 LOWE'S BUSINESS ACCOUNT, PO BOX 530970,
ATLANTA, GA 30353-0970

4677548 +EDI: RMSC.COM Jan 09 2018 18:58:00 LOWES/SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT.,
P.O. BOX 965005, ORLANDO, FL 32896-5005

4677564 +EDI: AGFINANCE.COM Jan 09 2018 18:58:00 ONEMAIN FINANCIAL, 1000 CARLISLE STREET,
SUITE 14B, HANOVER, PA 17331-1122

4677566 +EDI: AGFINANCE.COM Jan 09 2018 18:58:00 ONEMAIN FINANCIAL, 2148 WHITE ST #7,
YORK, PA 17404-4955

4677563 EDI: AGFINANCE.COM Jan 09 2018 18:58:00 ONEMAIN FINANCIAL, PO BOX 183172,
COLUMBUS, OH 43218-3172

4677562 +EDI: AGFINANCE.COM Jan 09 2018 18:58:00 ONEMAIN FINANCIAL, PO BOX 499,
HANOVER, MD 21076-0499

4677565 +EDI: AGFINANCE.COM Jan 09 2018 18:58:00 ONEMAIN FINANCIAL, PO BOX 70911,
CHARLOTTE, NC 28272-0911

4710410 E-mail/Text: RVSVBICNOTICE1@state.pa.us Jan 09 2018 18:55:40
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,
Harrisburg P A 17128-0946

4677569 +EDI: RMSC.COM Jan 09 2018 18:58:00 SAM'S CLUB, ATTN: BANKRUPTCY DEPARTMENT,
PO BOX 105968, ATLANTA, GA 30348-5968

4677570 EDI: RMSC.COM Jan 09 2018 18:58:00 SAM'S CLUB/SYNCHRONY BANK, PO BOX 530981,
ATLANTA, GA 30353-0981

4677573 EDI: SEARS.COM Jan 09 2018 18:58:00 SEARS CREDIT CARDS, P O BOX 6924,
THE LAKES, NV 88901-6924

4677571 EDI: SEARS.COM Jan 09 2018 18:58:00 SEARS CREDIT CARDS, P O BOX 183082,
COLUMBUS, OH 43218-3082

4677572 EDI: SEARS.COM Jan 09 2018 18:58:00 SEARS CREDIT CARDS, P O BOX 6282,
SIOUX FALLS, SD 57117-6282

4677582 EDI: RMSC.COM Jan 09 2018 18:58:00 SYNCHRONY BANK, PO BOX 960061,
ORLANDO, FL 32896-0061

4677583 EDI: RMSC.COM Jan 09 2018 18:58:00 SYNCHRONY BANK, PO BOX 965004,
ORLANDO, FL 32896-5004

4730963 EDI: RMSC.COM Jan 09 2018 18:58:00 Synchrony Bank, c/o Recovery Management Systems Corp,
25 SE 2nd Ave Suite 1120, Miami FL 33131-1605

4851770 +EDI: RMSC.COM Jan 09 2018 18:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021

4677525 EDI: USBANKARS.COM Jan 09 2018 18:58:00 CARDMEMBER SERVICE, PO BOX 6335,
FARGO, ND 58125-6335

4677537 EDI: USBANKARS.COM Jan 09 2018 18:58:00 ELAN FINANCIAL SERVICES, P.O. BOX 2066,
MILWAUKEE, WI 53201

4677538 EDI: USBANKARS.COM Jan 09 2018 18:58:00 ELAN FINANCIAL SERVICES, P.O. BOX 590,
WAUKEGAN, IL 60079-0590

4677539 EDI: USBANKARS.COM Jan 09 2018 18:58:00 ELAN FINANCIAL SERVICES, P.O. BOX 6335,
FARGO, ND 58125-6335

4677536 EDI: USBANKARS.COM Jan 09 2018 18:58:00 ELAN FINANCIAL SERVICES, PO BOX 790084,
SAINT LOUIS, MO 63179

4677587 +EDI: VERIZONEAST.COM Jan 09 2018 18:58:00 VERIZON BANKRUPTCY DEPARTMENT,
500 TECHNOLOGY DRIVE, SUITE 550, WELDON SPRING, MO 63304-2225

4677589 EDI: VERIZONWIRE.COM Jan 09 2018 18:58:00 VERIZON WIRELESS, PO BOX 25505,
LEHIGH VALLEY, PA 18002-5505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4677590 +EDI: VERIZONWIRE.COM Jan 09 2018 18:58:00 VERIZON WIRELESS, 20 ALEXANDER DRIVE,
PO BOX 5029, WALLINGFORD, CT 06492-7529
4892441 EDI: VERIZONCOMB.COM Jan 09 2018 18:58:00 Verizon, PO Box 28000,
Lehigh Valley, PA 18002-8000
4892443 +EDI: VERIZONWIRE.COM Jan 09 2018 18:58:00 Verizon, PO Box 25505,
Lehigh Valley, PA 18002-5505
4735640 E-mail/Text: kcm@yatb.com Jan 09 2018 18:55:00 YORK ADAMS TAX BUREAU, 1405 N. DUKE STREET,
PO BOX 15627, YORK, PA 17405-0156
4735641 +E-mail/Text: kcm@yatb.com Jan 09 2018 18:55:00 YORK ADAMS TAX BUREAU*, PO BOX 15627,
YORK, PA 17405-0156

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4677535 DONALD J. STIPSAK (DECEASED)
4677544 HEATHER Z. KELLY, ESQUIRE, Removed per entry 52
4677545 HEATHER Z. KELLY, ESQUIRE, Removed per entry 52
4712578 Synergy Employment Group, Inc.
cr* +Community First Fund, PO Box 524, Lancaster, PA 17608-0524
cr* +First National Bank of PA, c/o Kathryn L. Mason, Esquire, P.O. Box 650,
Hershey, PA 17033-0650
cr* +Metro Bank, N.A., 3801 Paxton Street, Harrisburg, PA 17111-1418
cr* Performance Group Inc, Attn Thomas E Readdy Pres, 22 E MAIN Street, Ephrata, PA 17522
cr* +Synergy Employment Group, Inc., 224 South 9th Street, Lebanon, PA 17042-5947
4677530* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: COLUMBIA GAS OF PA, 200 CIVIC CENTER DR, 11TH FLOOR,
COLUMBUS, OH 43215)
4712990* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of PA Inc, PO Box 117, Columbus, OH 43216)
4679984* +Metro Bank, N.A., 3801 Paxton Street, Harrisburg, PA 17111-1418
4677515* +SHERRY L. STIPSAK, 830 CLARE LANE, YORK, PA 17402-4316
4677577* +SINCERELY YOURS HOME INC., 830 CLARE LANE, YORK, PA 17402-4316
4677580* +SINCERELY YOURS HOME, INC., 830 CLARE LANE, YORK, PA 17402-4316
4892442* +Verizon Bankruptcy Dept., 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
4735634 ###LIGHTING & MAINTENANCE SOLUTIONS, PO BOX 42440, TOWSON, MD 21284-2440
4677556 ##METRO BANK, PO BOX 4999, HARRISBURG, PA 17111-0999
4677555 ###METRO BANK, LOAN SERVICING DEPT., 3801 PAXTON STREET, HARRISBURG, PA 17111-1418
4677554 ###METRO BANK, 3801 PAXTON ST, HARRISBURG, PA 17111-1418
4679983 ###Metro Bank, N.A., 3801 Paxton Street, Harrisburg, PA 17111-1418
4677575 ###SINCERELY YOURS, 1600 MOUNT ZION RD., YORK, PA 17406-7068
4677579 ###SINCERELY YOURS HOME INC., 1600 MOUNT ZION RD., YORK, PA 17406-7068

TOTALS: 4, * 12, ## 7

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Colonial Savings FA bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor Colonial Savings FA bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kathryn Leanne Mason on behalf of Creditor First National Bank of PA klm@jsdc.com,
cls@jsdc.com/eaf@jsdc.com
Lawrence V. Young on behalf of Debtor 1 Sherry L. Stipsak lyoung@cgalaw.com,
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.co
m;jrosenau@cgalaw.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com
Matthew C Samley on behalf of Creditor Community First Fund mcs@trustmattersmost.com,
paralegal@trustmattersmost.com
Paul C Bametzreider on behalf of Creditor Synergy Employment Group, Inc.
paulb@reillywolfson.com, pbaylor@reillywolfson.com
Robert E Chernicoff on behalf of Mediator Robert E Chernicoff rec@cclawpc.com,
jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Steven M. Carr on behalf of Creditor Nobel Opportunity Fund II, LP stevecarr8@comcast.net,
njdodson@comcast.net
Thomas I Puleo on behalf of Creditor Colonial Savings FA tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vera N Kanova on behalf of Creditor First National Bank of PA vnkanova@mette.com,
smramsey@mette.com;r58230@notify.bestcase.com

TOTAL: 12

Information to identify the case:

Debtor 1 Sherry L. Stipsak
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6685**

EIN --_-----

Social Security number or ITIN -----

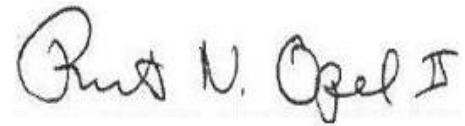
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:15-bk-03281-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Sherry L. Stipsak
aka Sincerely Yours Personal Care Boarding
Home I, aka Sincerely Yours Personal Care
Boarding Home II

January 9, 2018**By the
court:**

Honorable Robert N. Opel
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.